



## APPLICATION FOR ADDITIONAL DEPOSIT

RATED AAA (STABLE) BY ICRA AND AAA (STABLE) BY CRISIL

### INTEREST RATES EFFECTIVE 19th MARCH 2024

Term in Months	Rate (% p.a. at Annual Rests)	Fixed Deposits Rate % p.a		Cumulative Deposits*	
		Monthly Interest	Quarterly Interest	Maturity Value for ₹ 1,000	Effective Yield % p.a.
12	7.45	7.21	7.25	₹ 1,075	7.45
24	7.75	7.49	7.53	₹ 1,161	8.05
36	7.75	7.49	7.53	₹ 1,251	8.37

### SENIOR CITIZENS

(Completed Age: 60 years on the Date of Deposit / Renewal)

Term in Months	Rate (% p.a. at Annual Rests)	Fixed Deposits Rate % p.a		Cumulative Deposits*	
		Monthly Interest	Quarterly Interest	Maturity Value for ₹ 1,000	Effective Yield % p.a.
12	7.95	7.67	7.72	₹ 1,080	7.95
24	8.25	7.95	8.01	₹ 1,172	8.60
36	8.25	7.95	8.01	₹ 1,268	8.93

\* Interest compounded Annually

- Minimum Deposit ₹ 10,000 Per Account
- Interest rates on existing deposits remain unchanged till maturity
- Visit our website [www.sundaramfinance.in](http://www.sundaramfinance.in) for latest Statutory Particulars

INTEREST RATES ARE SUBJECT TO CHANGE AND THE RATE APPLICABLE WILL BE THE PREVALENT RATE ON THE DATE OF DEPOSIT / RENEWAL

#### • NOMINATION FACILITY IS AVAILABLE

- Remittance for deposits will be accepted only by Cheques / Demand Drafts (for value of deposit) favouring "SUNDARAM FINANCE LIMITED".
- Cheques for the deposit should be issued by first depositor only.

Copy of PAN and KYC proof (duly self-attested) of all Depositors are required for fresh Deposits.

FATCA Declaration is mandatory for all Depositors

### SUNDARAM FINANCE LIMITED

Regd. & Admin. Office: 21, Patullos Road, Chennai – 600 002.

Toll-Free Number : 1800 572 1840 CIN: L65191TN1954PLC002429

Web site: [www.sundaramfinance.in](http://www.sundaramfinance.in) E-mail: [deposithelpdesk@sundaramfinance.in](mailto:deposithelpdesk@sundaramfinance.in)



## TERMS & CONDITIONS GOVERNING ACCEPTANCE OF DEPOSIT

### 1. MINIMUM DEPOSIT / ADDITIONAL DEPOSIT:

All deposits (irrespective of the Schemes) received in same name or same order of names (in case of joint deposits) would be controlled in one deposit account. Deposit will be accepted/renewed in multiples of Rs 1000/- subject to a minimum amount of Rs 10,000/- per account. Additional Deposits can be placed through Online.

### 2. SCHEME-I-CUMULATIVE DEPOSIT:

Cumulative Deposits are accepted for periods at the rates of interest mentioned overleaf. Interest compounded at the respective rates will be credited in our books of accounts to the Depositor's account on 31st March every year. In all cases, the accumulated interest is payable only on maturity.

### 3. SCHEME-II-FIXED DEPOSIT:

Fixed Deposits are accepted for periods at the rates of interest as Mentioned overleaf.

- (i) Monthly interest is payable on the last day of every month.
- (ii) Quarterly interest is payable on the last day of March, June, September, December, every year.
- (iii) Interest payment will be made through Electronic mode.

4. The actual rates of return under both the schemes are mentioned overleaf.

### 5. SENIOR CITIZEN DEPOSIT SCHEME:

To avail the benefit of additional rate of interest, the first depositor should have completed 60 years of age on the date of deposit/renewal. Proof of date of birth, must be submitted along with the application form.

### 6. IDENTIFICATION OF DEPOSITORS:

To comply with KYC (Know Your Customer) guidelines for NBFCs prescribed by the RBI (Reserve Bank of India), new depositors should provide a copy of any one of the following **Officially Valid Documents (OVD) duly Self-Attested** (which contains the photograph of the concerned depositor/s) for identification and proof of residential address

- (i) **Passport** (ii) **Voters Identity Card**
- (iii) **Driving Licence** (iv) **Aaadhar Card(Optional)**
- (v) **NREGA Job Card duly signed by the Officer of the State/Central Government** (vi) **Letter issued by the National Population Register containing Name and address.** If copy of Aadhaar is provided, kindly furnish after redacting the first eight digits.

In case the address of the OVD furnished differs from the address furnished in the application form, the following utility bills which are not more than 2 months old to be obtained:

- (i) **Electricity / Telephone / Post-paid Mobile / Piped Gas/Water tax / Municipal or Property Tax** (ii) **Pension Order issued to the retired Employees by the Government** (iii) **Letter of allotment of house issued by the Government.** Also refer point 24(h) In page 7

### 7. NON-RESIDENT DEPOSITS:

Deposits from Non-Resident Indians are accepted by cheques issued from their Non Resident Ordinary(NRO) bank account on non-repatriation basis provided that the amount deposited with the company does not represent inward remittance or transfer from NRE/FCNR(B) accounts into the NRO account. A declaration as above from the depositor as provided on page 3 and other documents have to be produced to the company each time a deposit is made, together with the application for the deposit. For Non-Resident Individuals: confirmation letter issued by the foreign consulates with the updated address can be taken as OVD for address proof. For Non-Resident Individuals: Confirmation letter issued by the foreign consulates with the updated address can be taken as OVD for address proof.

### 8. FATCA-CRS INSTRUCTIONS:

(Foreign Account Tax Compliance Act-Common Reporting Standards) : In compliance with the regulations of Government of India, depositors are required to provide their additional information/ certification/documentation as and when sought by the company.

Depositors (including joint holders/guardian/POA holders) are required to refer and mandatorily fill FATCA-CRS details which are part of this application form.

In certain circumstances the company may be obliged to share information on the Depositor's account with the relevant authorities.

Depositors are required to inform the company promptly whenever there is a change in the status/information already provided to the company.

### 9. CENTRAL KYC REGISTRY:

Depositor(s) are requested to share the CKYC number if already allotted, for us to share the information to Central KYC Registry as per RBI Guidelines.

### 10. HUF DEPOSITS:

HUF Deposits will be accepted subject to production of HUF Declaration consisting of the name and age of members of the HUF, Beneficial Ownership Declaration duly filled and signed by the Karta along with the KYC proof of all the members.

### 11. JOINT DEPOSITS:

Deposits may be made in the joint names of two/three persons, under Number one or Survivor/s ('N' or 'S') or Anyone or Survivor ('A' or 'S') basis. All correspondence will be addressed to the first depositor. All repayment of deposit amounts and interest payments will be effected favouring first depositor only.

### 12. NOMINATION:

In terms of the provisions of Section 45QB of RBI Act, 1934, Depositors may nominate one person to whom; in the event of the death of the Depositor/s the amount of the deposit may be returned.

- a) Form DA 1 for appointment of nominee. It should be submitted to the company together with the particulars of the nominee and declaration duly filled in and signed by the Depositor(s) at the appropriate place in the deposit application. If the deposit is held in joint names, all the Depositors should sign the nomination form. The Thumb impression(s) of Depositor(s) shall be attested by two witnesses as indicated in Form Da1.
- b) Individuals/Joint Depositors can nominate only one person as

his/her/their nominee for Deposits held by him/her them under a single deposit account.

c) Change/Cancellation of Nomination: Depositor(s) can change/cancel the nominee at any point of time by filing with the company the prescribed form. The prescribed form will be provided by the company. Nomination stands cancelled upon transfer of the entire deposit and a fresh nomination, if need be, should be made thereafter.

d) Transmission Procedures: For transmission of Deposits, the nominee should submit the following: (i) Deposit Receipts, duly discharged, (ii) Certificate copy of death certificate of the Deposit holder(s) and (iii) any documentary evidence that may be called for by the company at that time. Transfer of Deposit(s) in favour of a nominee shall be a valid discharge by the Company against the legal heirs. Deposit(s) that is /are transmitted in favour of a nominee who is Non-Resident will be only on Non-Repatriable basis, (i.e neither the principal nor the interest thereon will be repatriable)

### 13. RENEWALS:

Cumulative Deposits can be renewed for the maturity value. In case of A or S/s deposits, a renewal retaining one of the Depositor(s) as the first depositor is possible. Transfer of Deposits by a change in the first named Depositor is not possible in the case of N or S/s deposits. Renewal form should be signed by all the Depositors for both A or S & N or S type of holdings. In case of Online renewals, First depositor who is authorized to access our portal can do so using the facility in our portal.

**Beneficial Ownership Declaration:** As per RBI Directions, for all Non-individual deposits like Companies, Partnership Firms, Trust, Associations and HUFs, it is mandatory to obtain Beneficial Ownership Declaration form duly filled and signed along with the KYC proof of the signatories.

### 14. LOAN ON DEPOSITS:

The Company may grant, at its sole discretion, Loan against Deposit up to 75% of the deposit amount, provided the deposit had run for a minimum period of 3 months. The loan amount shall carry interest @2% above the contracted rates (Compounded in case of Cumulative Deposit) payable on such deposits. The relative Term Deposit Receipt(s) and other documents have to be signed by all the Depositors in case of A or S/s deposits and by the first Depositor in case of N or S/s Deposits. Loan payments shall be effected favouring first Depositor only.

Renewal with loan is not possible. Maturity payment after adjustment of loan principal and loan interest will be made on maturity, if renewal instructions for the balance amount (subject to a minimum of Rs 10,000) are not received within one week in advance of the maturity.

No loan against NRI Deposits will be allowed.

### 15. REPAYMENTS:

For repayment of Deposit on maturity, the Deposit receipt has to be surrendered duly discharged on one rupee revenue stamp with instructions for repayment. In the case of N or S/s Deposit, the discharge has to be made by the first named Depositor only. However, in the case of A or S/s deposit, the discharge can be made by any Depositor. Repayment request can be initiated through our Online Customer portal.

### 16. PREMATURE PAYMENTS (PMP):

The Company reserves the right to allow, at its absolute discretion, withdrawal of deposit before maturity. Where a Deposit is so allowed to be prematurely withdrawn the Deposit receipt must be discharged by all the Depositors in case of A or S/s deposit and by the first named Depositor in case of N or S/s deposit. (As per the directions of RBI currently in force)

Up to 3 months from the date of deposit/renewal (Lock-in-period)	No repayment(Not applicable in case of premature repayment in the event of death of the Depositor**)
After 3 months but before 6 months	No Interest*
After 6 months but before the date of maturity.	The interest payable shall be 2% lower than the interest rate applicable to a deposit for the period for which the deposit has run or if no rate has been specified for the period, then 3 % lower than the minimum rate at which deposits are accepted by the Company*
* The above Rates are also applicable for PMP in case of the death of a Depositor.	
** Premature payment can be made without interest in the case of death of a Depositor.	

17. All repayments of deposit amounts will be effected by electronic mode.

18. In case of non-repayment of the deposit or part thereof as per the terms and conditions of such deposit, the Depositor may approach the Southern Region Bench of Company Law Board, whose address is 3rd floor, Corporate Bhavan (UTI Building), No. 29, Rajaji Salai, Chennai-600 001.

19. Payment of Interest/repayment of deposit falling due on a Sunday or Bank Holiday or any day when the Company's Head Office is not working, due to holiday or otherwise, will be made on the next working day.

20. Interest ceases on the maturity date of deposit, if the deposit is withdrawn after the maturity date.

21. Any deposit which remains unclaimed for a period of seven years from the date of maturity will be transferred to "The Investor Education and Protection Fund" established by the Central Government under relevant provisions of the Companies Act.

### 22. INCOME-TAX:

Income-Tax, in terms of provisions of Income Tax Act 1961, will be deducted from the interest payable/credited in the account.

If a non-assessee Depositor requires any exemption from tax deduction at

**Sundaram Finance Limited**

NEW  ADDITION

Regd. & Admin. Off. : 21, Patullos Road, Chennai – 600 002.

CIN: L65191TN1954PLC002429

RATED AAA (STABLE) BY ICRA AND AAA (STABLE) BY CRISIL

Deposit A / C No:

Customer Id :

I/We wish to place a deposit for ₹  Rupees (in words)

and enclose a Cheque / Draft No.  dated  favouring Sundaram Finance Ltd.,

Drawn on  Branch

UTR No.  dated

(For online transfers)

**APPLICANT(S) NAME**

Existing deposit Account No.

Mr/Mrs/Miss/M/s.

CUSTOMER ID

I

Mr/Mrs/Miss.

II

Mr/Mrs/Miss.

III

**SCHEME**  FD (Regular Income Scheme)  CD  Senior Citizen  Others (Below 60 years of age)

**TERM**  12 Months  24 Months  36 Months **INTEREST FREQUENCY (FD)**  Monthly  Quarterly

**REPAY ON MATURITY TO :**  Any one Survivor/s (A or S)  Number one or Survivor/s (N or S)

**INTEREST PAYMENT MODE ( Regular Income Scheme ) : BANK ACCOUNT DETAILS OF FIRST APPLICANT**

**Bank Name**

**Branch**

**IFSC CODE**  **MICR CODE**

**Bank A/C. No.**  SB  CURRENT  NRO

**Constitution :**  Individual  HUF  Trust  Association  LLP  Proprietorship  Partnership  Company

**Category :**  Shareholder  Director  Relative of a Director  Public  Employee

**Status :**  Resident  Non - Resident **TAX to be Deducted**  Yes  No **Form 15G/15H Furnished**  YES  NO

**Communication Address**

**City :**  **Pin code**

**DECLARATION :** I/We have read and understood the terms and conditions of the company governing this deposit scheme as also the prevailing interest rates for deposits and accept that they are binding on me/us. We declare that the first named depositor is the beneficial owner of this joint deposit and is to be treated as payee for the purpose of section 19A of the Income Tax Act 1961.

**I wish to online access for my deposit**  Yes  No  Already Aailed

**VERIFICATION :** I/We have gone through the financial and other statements/particulars/representation furnished/made by the company and after careful consideration. I/We am / are making the deposit with the company at my / own risk and volition.

First Depositor Signature

Second Depositor Signature

Third Depositor Signature

**NON-RESIDENT UNDERTAKING (Applicable for NRI Depositors)**

In consideration of the Reserve Bank of India having permitted Sundaram Finance Limited to accept deposits without the rights of repatriation / agreed to permit me / us to invest an amount of Rs.  (Rupees)

I/We  son / daughter / wife of

residing at

do hereby agree and undertake that I/We will not at any time. seek repatriation of the capital deposited / invested or of the interest income earned thereon. This undertaking will also be binding on my/our heirs. executors, successors and assignees and they will not be entitled to seek repatriation of any capital so invested by me/us or any interest income earned thereon.

**NON-RESIDENT DECLARATION (Refer Page 2, Clause 7)**

The amount deposited with Sundaram Finance Limited. represents amounts transferred from NRO Account. Further this amount does not represent inward remittance from Overseas to NRO account or transfer of funds from NRE/FCNR(B) accounts to NRO account.

First Depositor Signature

Second Depositor Signature

Third Depositor Signature

**Date :**

**Place :**

Please Note:

- In the case of deposit in the name of minor (below 18 years of age) only the FATHER or MOTHER of the minor should sign this form.
- In the case of deposit in joint names, ALL the depositors MUST sign in the space provided above.

**Please Note : In the case of deposit in joint names, All the depositors MUST sign in the space provided above**

for Office Use

Processed by

Checked by

Released by

TDR No.

PC  POST  COURIER  BRANCH

## FIRST DEPOSITOR ( KYC Form)

<b>Mr/Mrs/Miss/M/s.</b>	Gender M/F/T	Date of Birth (Mandatory)
<b>Name</b> <input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> <b>Father's</b> <input type="checkbox"/> <b>Spouse's</b> <input type="checkbox"/> <b>Guardian's Name</b> <input type="text"/>	Age : <input type="text"/>	
<b>Mother's Name</b> <input type="text"/>		
<b>Place of Birth:</b> <input type="text"/> <b>Country of Birth :</b> <input type="text"/>		
<b>PAN:</b> <input type="text"/> (Pl. Provide self-Attested copy)		
<b>Annual Income :</b> <input type="checkbox"/> Below 5 Lakhs <input type="checkbox"/> 5 Lakhs < 25 Lakhs <input type="checkbox"/> 25 Lakhs < 50 Lakhs <input type="checkbox"/> 50 Lakhs < 1 Crore <input type="checkbox"/> 1 Crore & Above		
<b>Occupation : Service</b> ( <input type="checkbox"/> Private Sector <input type="checkbox"/> Public Sector <input type="checkbox"/> Govt. Sector ) Others ( <input type="checkbox"/> Professional <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student ) <input type="checkbox"/> Business <input type="checkbox"/> Not Categorised		
<b>Qualification:</b> _____ <b>Nature of Business:</b> _____ <b>Marital Status :</b> <input type="checkbox"/> Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Others		
Please tick <input type="checkbox"/> if applicable to you <input type="checkbox"/> Politically Exposed Person (PEP) <input type="checkbox"/> Relative of PEP <input type="checkbox"/> Not applicable		
Proof of Identity & Permanent Address (Please attach self-attested copy of any one of the following Officially Valid Documents(OVD) and carry original document for verification)		
a) Aadhaar No: <input type="text"/>	d) Voter ID Card No. <input type="text"/>	
b) Passport No: <input type="text"/> <b>Expiry Date:</b> <input type="text"/>	e) NPR Card No. <input type="text"/>	
c) Driving Licence No. <input type="text"/> <b>Expiry Date:</b> <input type="text"/>	f) NREGA Job Card. <input type="text"/>	
<b>Permanent Address</b> <input type="text"/>	<input type="text"/>	
<b>City :</b> <input type="text"/> <b>District :</b> <input type="text"/> <b>State:</b> <input type="text"/> <b>Pin code</b> <input type="text"/>		
<b>Mobile :</b> <input type="text"/> <b>Email :</b> <input type="text"/>		
<b>Correspondence Address:</b> Please submit self-attested copy of Utility Bills (Electricity, Gas, Telephone, Post- paid Mobile) which is not more than 2 months old or any other document acceptable.		
Overseas Address (Mandatory in case of Non-Resident Individuals) <input type="text"/>		
<input type="text"/>		
<b>CKYC NUMBER:</b> <input type="text"/>		
<input type="checkbox"/> I have gone through declaration in page 5 & agree for the same.*		
		First Depositor Signature

## SECOND DEPOSITOR (KYC Form)

<b>Mr/Mrs/Miss.</b>	Gender M/F/T	Date of Birth (Mandatory)
<b>Name</b> <input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> <b>Father's</b> <input type="checkbox"/> <b>Spouse's</b> <input type="checkbox"/> <b>Guardian's Name</b> <input type="text"/>	Age : <input type="text"/>	
<b>Mother's Name</b> <input type="text"/>		
<b>Place of Birth:</b> <input type="text"/> <b>Country of Birth :</b> <input type="text"/>		
<b>PAN:</b> <input type="text"/> (Pl. Provide self-Attested copy)		
<b>Annual Income :</b> <input type="checkbox"/> Below 5 Lakhs <input type="checkbox"/> 5 Lakhs < 25 Lakhs <input type="checkbox"/> 25 Lakhs < 50 Lakhs <input type="checkbox"/> 50 Lakhs < 1 Crore <input type="checkbox"/> 1 Crore & Above		
<b>Occupation : Service</b> ( <input type="checkbox"/> Private Sector <input type="checkbox"/> Public Sector <input type="checkbox"/> Govt. Sector ) Others ( <input type="checkbox"/> Professional <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student ) <input type="checkbox"/> Business <input type="checkbox"/> Not Categorised		
<b>Qualification:</b> _____ <b>Nature of Business:</b> _____ <b>Marital Status :</b> <input type="checkbox"/> Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Others		
Please tick <input type="checkbox"/> if applicable to you <input type="checkbox"/> Politically Exposed Person (PEP) <input type="checkbox"/> Relative of PEP <input type="checkbox"/> Not applicable		
Proof of Identity & Permanent Address (Please attach self-attested copy of any one of the following Officially Valid Documents(OVD) and carry original document for verification)		
a) Aadhaar No: <input type="text"/>	d) Voter ID Card No. <input type="text"/>	
b) Passport No: <input type="text"/> <b>Expiry Date:</b> <input type="text"/>	e) NPR Card No. <input type="text"/>	
c) Driving Licence No. <input type="text"/> <b>Expiry Date:</b> <input type="text"/>	f) NREGA Job Card. <input type="text"/>	
<b>Permanent Address</b> <input type="text"/>	<input type="text"/>	
<b>City :</b> <input type="text"/> <b>District :</b> <input type="text"/> <b>State:</b> <input type="text"/> <b>Pin code</b> <input type="text"/>		
<b>Mobile :</b> <input type="text"/> <b>Email :</b> <input type="text"/>		
<b>Correspondence Address:</b> Please submit self-attested copy of Utility Bills (Electricity, Gas, Telephone, Post- paid Mobile) which is not more than 2 months old or any other document acceptable.		
Overseas Address (Mandatory in case of Non-Resident Individuals) <input type="text"/>		
<input type="text"/>		
<b>CKYC NUMBER:</b> <input type="text"/>		
<input type="checkbox"/> I have gone through declaration in page 5 & agree for the same.*		
		Second Depositor Signature

## THIRD DEPOSITOR (KYC Form)

<b>Mr/Mrs/Miss.</b>	Gender M/F/T	Date of Birth (Mandatory)
<b>Name</b> <input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> <b>Father's</b> <input type="checkbox"/> <b>Spouse's</b> <input type="checkbox"/> <b>Guardian's Name</b> <input type="text"/>	Age : <input type="text"/>	
<b>Mother's Name</b> <input type="text"/>		
<b>Place of Birth:</b> <input type="text"/>	<b>Country of Birth :</b> <input type="text"/>	
<b>PAN:</b> <input type="text"/>	(Pl. Provide self-Attested copy)	

**Annual Income :**  Below 5 Lakhs  5 Lakhs < 25 Lakhs  25 Lakhs < 50 Lakhs  50 Lakhs < 1 Crore  1 Crore & Above

**Occupation : Service** ( Private Sector  Public Sector  Govt. Sector ) Others (  Professional  Self Employed

Retired  Housewife  Student )  Business  Not Categorized

**Qualification:** \_\_\_\_\_ **Nature of Business:** \_\_\_\_\_ **Marital Status :**  Unmarried  Married  Others

Please tick  if applicable to you  Politically Exposed Person (PEP)  Relative of PEP  Not applicable

Proof of Identity & Permanent Address (Please attach self-attested copy of any one of the following Officially Valid Documents(OVD) and carry original document for verification)

a) Aadhaar No: <input type="text"/>	d) Voter ID Card No. <input type="text"/>	
b) Passport No: <input type="text"/>	Expiry Date: <input type="text"/>	e) NPR Card No. <input type="text"/>
c) Driving Licence No. <input type="text"/>	Expiry Date: <input type="text"/>	f) NREGA Job Card. <input type="text"/>

Permanent Address	<input type="text"/>			
City :	District :	State:	Pin code	
Mobile :	Email : <input type="text"/>			

**Correspondence Address:** Please submit self-attested copy of Utility Bills (Electricity, Gas, Telephone, Post- paid Mobile) which is not more than 2 months old or any other document acceptable.

Overseas Address (Mandatory in case of Non-Resident Individuals)

**CKYC NUMBER:**

**\*DECLARATION**

I hereby submit voluntarily at my own discretion, the proof of possession of Aadhaar to Sundaram Finance Ltd. for the purpose of establishing my identity/address. I voluntarily give my consent for verification of my Aadhaar (wherever submitted) to establish its genuineness through such acceptable manner as stipulated by UIDAI in connection with customer identification and acceptance for Sundaram Finance Ltd. The consent and purpose of collecting Aadhaar has been explained to me in local language. Sundaram Finance Ltd. has informed me that my Aadhaar submitted herewith shall not be used for any purpose other than mentioned above, or as per requirements of law. Sundaram Finance Ltd. has informed me that this consent and my Aadhaar will be stored with Sundaram Finance Ltd.

I hereby authorise Sundaram Finance Ltd. to search, download and store my KYC details from CERSAI Registry for the purpose of KYC compliance. I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.

I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address. I hereby give my consent to Sundaram Finance Ltd. for sending OTP (One Time Password) on my mobile number and email id to facilitate processing of my deposit transactions using OTP authentication. I also agree to furnish such information and/or documents as Sundaram Finance Ltd. may require from time to time to comply with regulations.

Third Depositor Signature

### KYC Verification Carried out by

Emp. Name : _____	Emp. Branch : _____
Emp. Code : _____	Date : _____
Designation : _____	

### PARTICULAR OF NOMINEE AND DECLARATION (FORM DA-1)

<b>Name</b>	<input type="text"/>			
<b>Address</b>	<input type="text"/>			
<b>Telephone</b>	<input type="text"/>	<b>e-mail</b>	<input type="text"/>	
<b>Occupation</b>	<input type="text"/>	<b>Father's / Husband's Name :</b> <input type="text"/>		
<b>Residential Status :</b>	<input type="checkbox"/> Resident Individuals		<input type="checkbox"/> Non-Resident Individuals	
<b>DOB / Age</b>	<input type="text"/>	<b>Relationship with the first depositor:</b> <input type="text"/>		

As the nominee is a minor on this date, I / We appoint Mr / Mrs / Miss

to receive the amount of the deposit on behalf of the nomination in the event of my / our / minor's death during the minority of the nominee.

I / we the above mentioned depositor(s) do not wish to Nominate

**DECLARATION:** I/We have read and understood the nomination rules prescribed by Reserve Bank of India and the Procedures / terms and conditions laid down by the Company governing the nomination facility and accept that they are binding on me / us.

First Depositor Signature

Second Depositor Signature

Third Depositor Signature

**Date :**

**Place :**

**Depositors are strongly advised to have their accounts in joint names or use nomination**



source on interest payments a valid declaration in Form 15G/ 15H or any other form as may be prescribed under the Income Tax Act 1961 needs to be submitted.

In case of Cumulative Deposits, interest will be credited on 31st March or maturity date whichever is earlier and tax deduction if applicable will be made.

A new Form 15G/15H has to be submitted again when any additional deposit is made or when an existing deposit is renewed, even though the Depositors may have already furnished the forms for the current financial year. TDS will be deducted at twice the rate in force if the Depositor is a Specified person under section 206AB of the Income Tax Act 1961.

### 23. CHEQUE RETURNS:

In case of cheques issued by Depositors gets returned, for any reasons as stipulated by the Bankers, Term Deposit Receipt(TDR)issued by the Company stands cancelled. Depositors are requested to return such TDR for our records.

### 24. GENERAL:

- First Depositor can access to his / her deposit information online. Mobile Number or Email id of the first depositor is mandatory to register for access to the online portal
- Online transactions effected by the First Depositor (who is authorized to access our portal) as well as information provided for the Deposit account from time to time using Online Facility, is binding on all Joint Depositors in the deposit.
- The Company reserves the right to reject any application for Deposit or for renewal without assigning any reason thereof.
- Application for Fixed/Cumulative Deposit should be made only using the Application Form supplied by the company.
- In the event of demise of the sole/first/joint Depositor, the nominee/survivor/s will be recognised as the claimant on production of the Death Certificate for all purposes. All correspondence, Payment of Interest and Repayment of the deposit (including premature payment) will be made to the nominee/surviving depositor. The Company shall be discharged from all liabilities by transferring the deposit absolutely in favour of the nominee/survivor/s.
- Deposits receipts are not transferable.
- The Company will not recognize any lien, charge or other encumbrance on the deposit.
- Depositors are requested to intimate any change of address/bank Instructions regarding Interest/Maturity Payment to reach the company, before the 20<sup>th</sup> of every month, to effect in the Interest payment made during the end of the month. In case of change in address,proof needs to be furnished as per clause 6. Depositors are requested to furnish any one of the OVDs duly matching with the changed address details within 3 months from date of such intimation regarding change of address.

i) The financial position of the Company as disclosed and the representations made in the Application Form are true and correct. The Company and its Board of Directors are responsible for the correctness and veracity thereof.

j) The financial activities of the Company are regulated by RBI. It must, however, be distinctly understood that RBI does not undertake any responsibility for the financial soundness of the company or for the correctness of any of the statements or the representations made or opinions expressed by the Company and for the repayment of deposit /discharge of liabilities by the Company.

k) In case of any deficiency of the company in servicing its deposit, the Depositor may approach the District Level Consumers Dispute Redressal Forum, the State Level Consumers Disputes Redressal Forum or the National Consumers Disputes Redressal Forum for relief.

l) The Company is having a valid certificate of Registration No. 07.00221 dated 20/04/1998, issued by RBI under section 45 IA of the R3I Act, 1934. However, the RBI does not accept any responsibility or guarantee about the present position as to the financial soundness of the Company or for the correctness of any of the statements or representations made or opinions expressed by the Company and for repayment of deposits/discharge of liabilities by the Company.

m) The Public Deposits solicited by the company are not insured.

n) The Company reserves the right to alter or amend without notice any or all of the terms and conditions stipulated above without assigning any reason thereof.

o) The Acceptance, Renewal of Deposits and Interest Payments are subject to the Directions of the Reserve Bank of India, from time to time and are subject to jurisdiction of Chennai only.

p) All correspondence with regard to Deposits should be addressed to the Deposit Department, Sundaram Finance Limited, 21 Patullos Road, Chennai 600002.

q) To Furnish Copy of PAN duly self attested for all Depositors.

r) In case of minor attaining majority to furnish a) Photograph b) Copy of any one of the OVD (mentioned above) as KYC proof duly self-attested c) Copy of PAN duly self-attested.

s) Bank Details of the First Depositor is mandatory. (To provide Copy of cancelled cheque leaf / First page of Bank pass book / Statement).

## BRANCHES

**TAMILNADU** : Arantangi, Ariyalur, Arni, Attur, Attur (Tractor),Bhavani,Chengalpattu,Chennai Whites Road Commercial & Retail, Chennai (Adyar,Adyar Retail, Ambattur, Ambattur SME, Anna Nagar, Ashok Nagar, Chromepet Commercial, Chromepet Retail Corporate Commercial, Iyapanthangal Commercial, Kilpauk, Mylapore, Nanganallur, Parris Corner Commercial, SME, Tambaram, T.Nagar, Valasaravakkam, Velachery, Villivakkam Commercial, Villivakkam Retail, Saidapet), Chidambaram, Coimbatore - Car, Coimbatore C.V,Coimbatore Malumichampatti, Coimbatore (Race Course Road , Ramanathapuram, Saibaba Colony, Tractor, Vadavalli) Coonoor, Cuddalore, Dharapuram, Dharmapuri, Dharmapuri Tractor, Dindugal, Erode, Erode Tractor, Gobichettipalayam, Gudalur, Gudiyattam, Harur, Hosur, Kallakurichi, Kallakurichi Tractor, Kanchipuram, Kanchipuram Tractor, Karaikudi, Karur, Kovilpatti, Krishnagiri, Krishnagiri Tractor, Kumbakonam, Madurai(Commercial,Retail, SME, Tractor), Mayiladuthurai, Mettupalayam, Mettur, Musiri, Nagapattinam, Nagercoil, Namakkal, Oddanchathiram, Ooty, Paramakudi, Paramathivellur, Pattukkottai, Perambalur, Pollachi, Ponneri, Pudukkottai, Rajapalayam, Ramanathapuram, Ranipet, Rasipuram, Salem, Salem Retail, Sankarankoil, Sankari, Satyamangalam, Sivakasi, Sriperumbudur, Suler, Tenkasi, Thanjavur, Thanjavur Tractor, Theni, Tindivanam, Tirunelveli, Tirunelveli City, Tiruvarur, Turaiyur, Tiruchengode, Tiruturaipundi ,Tirupattur, Tiruvannamalai, Tiruvannamalai Tractor, Trichy, Trichy Car, Trichy Tractor, Trichy Srirangam, Tiruppur, Tiruppur Car, Tiruvallur, Thiruvallur Tractor, Tuticorin, Udumalpet, Vallioor, Vellore, Vellore Tractor, Vellore Car, Villupuram, Villupuram Tractor, Virudhachalam, Virudhachalam Tractor, Virudhunagar, Wandavasi, Wandavasi Tractor. **PONDICHERRY**: Pondicherry, Karaikal. **ANDHRA PRADESH**: Adoni, Amalapuram, Anakapalle, Anantapur, Badvel, Bhimavaram, Chittoor, Cuddapah, Cuddappah Tractor, Dharmavaram, Eluru, Gajuwaka, Gudivada, Gudur, Guntur, Guntur Tractor, Hanuman Junction, Hindupur, Jaggaiahpet, Jangareddygudem, Kakinada, Kanchikacherla, Kandukur, Kurnool, Kurnool Tractor, Macherla, Madanapalli, Madhurawada, Markapur, Nandyal, Narasaraopet, Nayudupeta, Nellore, Ongole, Palamner CV, Piduguralla, Proddatur, Puttur AP, Rajamundry, Rajamundry Tractor, Rayadurgam, Srikakulam, Srikalahasthi, Tadipatri, Tanuku CV, Tenali CV, Tirupathi, Tirupathi Tractor, Tuni, Vijayawada (Car, CV, Tractor, Used CV), Vishakapatnam (Car, Dwaraka Nagar, Pendurty), Vizianagaram. **KARNATAKA**: Bangalore (Car, CV, Electronics City, Jayanagar, Krishnarajapuram, Koramangala, Malleswaram, Manipal Center, North, Yelahanka) Bagalkot, Basavakalyan, Belgaum, Bellary, Bidar City, Bidadi, Bijapur, Bijapur Tractor, Chickmagalur, Chikballapur, Chikodi, Chintamani, Chitradurga, Davangere, Davangere Tractor, Gadag City, Gangavati, Gonikoppal, Gulbarga, Gulbarga Tractor, Hassan, Hoskote, Hospet City, Hospet Tractor, Hubli, Kolar Tractor, Kolar, Kundapura, Lingasugur, Mangalore, Mysore, Nelmangala, Omarga, Puttur, Raichur, Raichur, Ranebennur, Shahapur, Sindhanur, Shimoga, Shimoga Tractor, Tumkur, Udipi, Yadgir. **KERALA**: Alapuzha, Angamaly, Attingal, Ernakulam (C V & CE), Ernakulam Retail, Ernakulam Vennala, Irinjalakuda, Irity town, Kanhangad, Kannur CV & CE, Kunnur Retail, Kalpetta, Karunagapaly, Kattappana, Kasargod, Kayamkulam, Kollam CV & CE, Kollam Retail, Kottakkal, Kottarakara, Kottayam Retail, Kottayam CV & CE, Kozhikode (CV & CE, Mavor Road), Kozhikode Retail, Kunnankulam, Manjeri, Mananthavady, Mannarkkad, Mavelikkara, Muvattupuzha, Nedomangad, Neyyattinkara, Nilambur, Ottapalana, Pala, Palakkad, Pathanamthitta, Pattambi, Payyanur, Perinthalmanna, Punalur, Reginal Office Kerala, Sulthan Bathery, Taliparamba, Thalassery, Thamarassery, Thrisoor Retail, Thrisoor CV & CE, Thiruvananthapuram, Thiruvananthapuram - Kazhakuttam, Tirur, Tiruvalla, Vadakara, Varkala. **MAHARASHTRA**: Mumbai (Andheri, RO, CE, Chembur), Ahmednagar, Akola, Akola Tractor, Amaravathi, Aundh, Aurangabad, Aurangabad Tractor, Bhandara, Baramati, Buldana, Chakan, Chandrapur, Chandrapur Tractor, Chiplun, Dhule, Gadchiroli, Gondia, Jalna, Jalgaon, Kalamboli, Kalyan, Kolhapur, Latur, Nagpur, Nagpur Tractor, Nasik, Nasik Tractor, Nanded, Navi Mumbai, Pandharpur, Pimpri, Pune, Pune Tractor, Ratnagiri, Sangli, Satara, Sangamner, Sholapur, Shirirampur, Sillod, Thane, Vasai, Yavatmal. **GUJARAT**: Ahmedabad, Ahmedabad Retail, Anand, Baroda, Baroda Retail, Baroda Tractor, Baruch, Bhavnagar, Bhuj, Gandhinagar, Gujarat State Office, Gujarat Tractor, Gandhidham, Himatngar, Himatngar Tractor, Idar, JamNagar, Mehsana, Mehsana Tractor, Morbi, Navsari, Rajkot, Rajkot Tractor, Surat, Surendra Nagar, Surendra Nagar Tractor, Unjha, Vapi. **GOA** : Mapusa. **MADHYA PRADESH**: Aastha, Agar, Ashok Nagar, Bareilly, Bareilly Tractor, Barwani, Bhopal (Car & LCV, RO, Tractor), Betul, Chhatarpur, Chindwara, Chindwara Tractor, Dewas, Dhamnod, Dhar, Dhar Tractor, Ganjbasoda, Ganjbasoda Tractor, Guna, Gwalior, Hoshangabad, Hoshangabad Tractor, Indore 1, Indore 2, Indore M G Road, Indore Tractor, Jabalpur, Jabalpur Cars & LCV, Jhabua, Katni, Khandwa, Khargaon, Khargaon Tractor, Kukshi, Kukshi Tractor, Maihar, Mandsaur, Morena, Nasrullaganj, Neemuch, Pandhurna, Ratlam, Ratlam Tractor, Rewa, Satna, Sehore, Sehore Tractor, Seoni, Shahdol, Shajapur, Shivpur, Shujalpur, Shujalpur Tractor, Sagar, Sagar Tractor, Sendhwa, Tikamgarh, Ujjain, Ujjain Tractor, Vidhisa. **NEW DELHI**: Dwaraka Retail, Mundka Retail, New Delhi -RO, New Delhi Retail, Fleet Accounts, Mayur Vihar, Punjabi Bagh (CV, SCV), Punjabi Bagh Retail, Rohini Retail. **PUNJAB**: Barnala, Barnala Tractor, Bhatinda, Bhatinda Tractor, Faridkot, Faridkot Tractor, Hoshiarpur, Jullandhar, Jullundar Tractor, Kapurthala, Kapurthala Tractor, Ludhiana, Ludhiana Tractor, Malaut, Moga, Moga Tractor, Mohali, Mohali Retail, Mohali SO, Pathankot, Patiala Tractor, Raikot, Sangrur, Sangrur-Tractor, Zira, Zirakpur. **TELENGANA**: Adilabad, Badhrachalam, Bodhan, Gadwal, Hyderabad (AS Rao Nagar, AS Rao Nagar City, Chandanagar, Hyderabad Car, CV, Used Vehicles, S R Nagar, LBNagar), Jagtial, Jangaon, Karimnagar, Karimnagar Farm Equipment, Khammam, Kodad, Kothagudem, Mahbubnagar, Mancherial, Miryalguda, Nagarkurnool Tractor, Nalgonda CV, Nirmal, Nirmal Tractor, Nizamabad, Nizamabad Tractor, Peddapalli Tractor, Ramagundam, Sangareddy, Sathupalli, Siddipet, Suryapet, Suryapet Tractor, Vikarabad, Warangal, Warangal Tractor. **HARYANA**: Ambala, Gurgaon, Gurgaon CE, Kalka, Faridabad, Kurukshetra, Sonapat, Yamuna Nagar. **RAJASTHAN**: Ajmer, Ajmer Retail, Alwar, Alwar Tractor, Banswara, Banswara Tractor, Baran, Barmer, Balotra, Behror, Beawar, Bhawani Mandi, Bhilwara, Bhilwara Retail, Bhilwara Tractor, Bhinmal, Bhinmal Tractor, Bhiwadi, Bijoliya, Bikaner, Bikaner Tractor, Bilara, Bundi, Chittorgarh, Chittorgarh Tractor, Dausa, Deogarh, Dungarpur, FatehNagar, Hanumangarh, Jaipur Car, Jaipur CV, Jaipur ILS CV, Jaipur (Malavia nagar, Tractor, Jaipur RO) Jalore, Jhalawar, Jodhpur, Jodhpur Retail, Jodhpur Tractor, Jhunjunu, Keki, Kota, Kota-Tractor, Kuchaman City, Merta City, Nagaur, Nagaur Tractor, Nimbara Tractor, Nokha, Pali, Phalodi, Pratapgarh, Rajsamand, Sagwara Tractor, Shahpura, Shri Dungargarh, Sawai Madhopur, Sikar, Sirohi, Sri Ganganagar, Tonk, Udaipur, Udaipur Retail. **UTTAR PRADESH**: Lucknow, Varnasi. **WEST BENGAL**: Arambagh, Asansol, Bankura, Barasat, Belda Tractor, Burdwan, Chandra Kona Road, Durgapur, Howrah, Kalimpong, Kalna, Kharagpur, Kolkata, Kolkatta RO, Krishnanagar, Purulia, Siliguri, Tamluk. **UTTARAKHAND**: Dehradun, Haldwani, Haridwar, Kashipur, Rishikesh, Rudrapur, Srinagar, Vikas Nagar. **ORISSA**: Angul, Angul Tractor, Bargarh Tractor, Balasore, Balasore Tractor, Balangir, Berhampur, Baripada Tractor, Bhadrak Tractor, Bhawanipatna, Bhubaneswar, Cuttack, Cuttack Tractor, Dhenkanal Tractor, Jajpur Road, Jharsuguda, Kendrapara Tractor, Keonjhar, Nayagarh, Paradip, Sambalpur, Sambalpur Tractor, Sonepur Tractor. **HIMACHAL PRADESH**: Baddi, Bilaspur, Darlaghat, Dehra, Hamirpur, Kangra, Kotkhai, Kullu, Manali, Mandi, Nahan, Nalagarh, Palampur, Rampur, Reckong PEO, Rohuru, Shimla, Solan, Sunder Nagar, Theog, UNA. **CHATTISGARH**: Bilaspur CG, Dhamtari, Raigarh, Raipur, Raipur Tractor, Rajnandgaon.

Particulars required to be specified as per the provisions of Non-Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 2016 and Non-Banking Financial Companies & Miscellaneous Non-Banking Companies (Advertisement) Rules, 1977 are given below:

a) Name of the Company	<b>SUNDARAM FINANCE LIMITED</b>
b) Date of Incorporation of the Company	11th August 1954
c) Business Carried on by the Company and its subsidiaries with details of Branches	Hire Purchase/Hypothecation loans of automobiles & allied activities, Business Process Outsourcing and IT Services

**SUBSIDIARIES & JOINT VENTURES**

<b>1. SUNDARAM HOME FINANCE LIMITED</b> Regd. Office: 21 Patullos Road, Chennai 600 002 Corp. Off. 46 Whites Road, Chennai 600 014	Housing Finance
<b>2. SUNDARAM ASSET MANAGEMENT COMPANY LIMITED</b> Regd. Office: 21 Patullos Road, Chennai 600 002 Corp. Off. 46 Whites Road, Chennai 600 014	Investment Manager for Mutual Fund
<b>3. SUNDARAM TRUSTEE COMPANY LIMITED - Regd. Off:</b> 21 Patullos Road, Chennai 600 002	Trustees for Mutual Fund
<b>4. LGF SERVICES LIMITED - Regd. Office:</b> 21 Patullos Road, Chennai 600 002	Distribution of Financial and Insurance Products.
<b>5. SUNDARAM FUND SERVICES LIMITED</b> Regd. Off: 21 Patullos Road, Chennai 600 002	Services
<b>6. SUNDARAM ASSET MANAGEMENT SINGAPORE Pte LTD.</b> Regd. Office: 47 Hill Street, #3-01 Singapore, Chinese Chamber of Comm.&Intl Bldg, Singapore 179365	Fund Management & Asset / Portfolio Management
<b>7. SUNDARAM ALTERNATE ASSETS LIMITED - Regd. Off:</b> 21 Patullos Road, Chennai 600 002	Alternate Investment
<b>8. ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED</b> Regd Office:21 Patullos Road, Chennai 600 002	General Insurance
<b>9. SAMC SUPPORT SERVICES PRIVATE LIMITED</b> Regd Office:Unit 002, GF,B (West) Wing, Satellite Gazebo Andheri Ghatkopar Link Rd, Chakala, Andheri (East) Mumbai City MH 400093 IN	Asset Management
<b>10. SAMC TRUSTEE PRIVATE LIMITED</b> Regd Office:Unit 002,GF,B (West) Wing, Satellite Gazebo Andheri Ghatkopar Link Rd, Chakala, Andheri (East) Mumbai City MH 400093 IN	Trustees for Mutual Fund
<b>11. SAMC SERVICES PRIVATE LIMITED</b> Regd Office:Unit 002,GF,B (West) Wing, Satellite Gazebo Andheri Ghatkopar Link Rd, Chakala, Andheri (East) Mumbai City MH 400093 IN	Asset Management

d) Brief particulars of the Management of the Company : The Company is managed by its Managing Director under the supervision of the Board  
 e) Names, Addresses and Occupation of Directors

NAME	ADDRESS	OCCUPATION
Shri. S.VIJI (Chairman)	Old No. 33, New No. 71, Poes Garden, Chennai - 600 086.	Company Director
Shri. T.T. SRINIVASARAGHAVAN	New No. 9, Old No.5, 3rd Street, Kasturi Estates, Chennai - 600 086.	Company Director
Shri. SRIVATS RAM	Old No.29, New No.57, Prithvi Avenue, Chennai - 600018	Company Director
Shri. P.N.VENKATACHALAM	Flat No. 3C Settlor Manor, No.2, Sivaswamy Street, Opp, Dr.Radhakrishnan Salai, Mylapore, Chennai - 600 004.	Retired Bank Executive
Shri. S. MAHALINGAM	No. 6, Subbaraya Iyer Avenue, Abhirampuram, Chennai - 600 018.	Company Director
Shri. S. PRASAD	Flat, D-1, New No.41, Old No.87, Ashok Prithvi, IV Street, Abhirampuram, Chennai-600 018	Chartered Accountant
Shri. R. RAGHUTTAMA RAO	No.3, Lavanya Villas, 20, Raghaviah Road, T.Nagar, Chennai - 600 017.	Company Director
MS. SHOBHANA RAMACHANDHRAN	No.16, Jawahar Road, Chokikulam, Tallakulam, Madurai - 625 002.	Company Director
Shri. GANESH LAKSHMINARAYAN	"Lakshmi Nivas", Plot No. 14C, Boat Club Road, Chennai - 600 028.	Company Director
Mrs. BHAVANI BALASUBRAMANIAN	B 302, Bhaggram Sahridaya, 78, Dr Ranga Road, Mylapore, Chennai - 600004.	Company Director
Shri. HARSHA VIJI, ( Executive Vice Chairman )	New No.10A, Old No.11, Raghavaveera Avenue, Poes Garden, Gopalapuram, Chennai-6000 086.	Company Director
Shri. RAJIV C LOCHAN, ( Managing Director )	11-1, "Panchjanya" Plot 10/1, Valliammai Aachi Road, Kotturpuram, Chennai - 600 085.	Company Director
Shri. A.N.RAJU, ( Deputy Managing Director )	Flat 1A, Block 1, Magnolia Park, No.2. Five Furlong Road, Guindy, Chennai - 600 032.	Company Director

(f) & (g) Profits of the Company, before and after making provision for tax and dividends declared by the Company for the three financial years immediately preceding the date of advertisement. (₹ in Crs)

Year ended	Profit before provision for tax	Profit after provision for tax	Total Comprehensive Income	Dividend declared	
				Rate	Amount
31.03.2021	1056.30	809.05	804.22	180%	199.99
31.03.2022	1176.90	903.41	889.15	200%	222.21
31.03.2023	1419.96	1088.31	1085.90	270%	299.98

h) Balance Sheet as at 31.3.2023 & 31.3.2022 (₹ in Crs)

LIABILITIES AND EQUITY	As at 31.3.2023	As at 31.3.2022	ASSETS	As at 31.3.2023	As at 31.3.2022
<b>Financial Liabilities</b>			<b>Financial Assets</b>		
Derivative financial instruments (Net)	-	-	Cash and cash equivalents	137.27	78.01
Payables			Bank Balances	932.98	539.12
(I) Trade Payables			Derivative financial instruments (Net)	1.03	0.61
(i) Total outstanding dues of micro enterprises and small enterprises	2.408	1.37	Receivables		
(ii) Total outstanding dues of creditors other than micro enterprises and small enterprises	99.55	87.93	(I) Trade receivables	25.56	14.32
(II) Other Payables			(II) Other receivables	6.86	3.94
(i) Total outstanding dues of micro enterprises and small enterprises	-	-	Loans	33755.20	28400.15
(ii) Total outstanding dues of creditors other than micro enterprises and small enterprises	10.34	7.64	Investments	5062.82	5318.67
Debt securities	13721.13	13751.20	Other Financial assets	16.03	59.07
Borrowings (Other than debt securities)	11986.91	7363.11			
Deposits	4806.04	4214.24	<b>Non-Financial Assets</b>		
Subordinated liabilities	2240.86	2501.24	Current tax assets (Net)	324.09	264.00
Other financial liabilities	386.79	396.50	Deferred tax assets (Net)	172.77	185.10
<b>Non-Financial Liabilities</b>			Investment Property	99.05	68.66
Provisions	38.91	42.76	Property, Plant and Equipment	345.16	244.97
Other non-financial liabilities	28.36	28.44	Right of use asset	59.89	43.59
<b>Equity</b>			Intangible under development	0.6026	-
Equity share capital	111.10	111.10	Other intangible assets	8.41	3.21
Other equity	7626.30	6781.99	Other non-financial assets	110.98	64.10
<b>Total Liabilities and Equity</b>	<b>41058.70</b>	<b>35287.52</b>	<b>Total Assets</b>	<b>41058.70</b>	<b>35287.52</b>

Note: Brief particulars of Contingent Liabilities: (₹ in Crs)

(i) Capital Commitments in respect of	
a) contracts remaining to be executed on capital account	17.05
c) Uncalled commitment in Alternative Investment fund	83.65
(i) Contingent Liabilities in respect of	
a) On cheques discounted	-
b) Bank guarantee and Letter of credit	8.48
c) Claims against Company not acknowledged as debts	3.68
d) Tax Disputes	9.46
(I) The amount which the company can raise by way of Public Deposits (one and half times Net Owned Funds)	₹ 8807.67 Cr
The aggregate of Public Deposits held as on 31.03.2023	₹ 4709.17 Cr

(j) The total amount of exposure (aggregate dues) to companies in the same group or other entities or business ventures, in which, the Director and/or the NBFC are holding substantial interest as on 31.03.2023 is ₹ 1747 Lakhs

k) The Company has no overdue deposits other than unclaimed deposits.

l) The Company hereby declares that: (i) The Company has complied with the applicable provisions of the directions; (ii) The Compliance with the directions does not imply that repayment of deposits is guaranteed by the Reserve Bank of India; and (iii) The Deposits accepted by the Company are unsecured and rank pari passu with other unsecured liabilities

Place: Chennai

Date : 21.07.2023

By order of the Board  
for SUNDARAM FINANCE LIMITED  
P. N. SRIKANT - SECRETARY & COMPLIANCE OFFICER

Issued Under the authority of and in the name of Board of Directors of the Company who have by Resolution dated 21.07.2023 approved the above text